

SEARCH REQUEST FORM

Scientific and Technical Information Center

Requester's Full Name: _____ Examiner #: _____ Date: _____
 Art Unit: _____ Phone Number 30 _____ Serial Number: _____
 Mail Box and Bldg/Room Location: _____ Results Format Preferred (circle): PAPER DISK E-MAIL

If more than one search is submitted, please prioritize searches in order of need.

Please provide a detailed statement of the search topic, and describe as specifically as possible the subject matter to be searched. Include the elected species or structures, keywords, synonyms, acronyms, and registry numbers, and combine with the concept or utility of the invention. Define any terms that may have a special meaning. Give examples or relevant citations, authors, etc, if known. Please attach a copy of the cover sheet, pertinent claims, and abstract.

Title of Invention: _____

Inventors (please provide full names): _____

Earliest Priority Filing Date: _____

**For Sequence Searches Only* Please include all pertinent information (parent, child, divisional, or issued patent numbers) along with the appropriate serial number.*

STAFF USE ONLY

	Type of Search	Vendors and cost where applicable
Searcher: <u>Tamir Tohl</u>	NA Sequence (#) _____	STN _____
Searcher Phone #: <u>306-5967</u>	AA Sequence (#) _____	Dialog _____
Searcher Location: <u>6x12</u>	Structure (#) _____	Questel/Orbit _____
Date Searcher Picked Up: <u>1/18</u>	Bibliographic <u>X</u>	Dr.Link _____
Date Completed: <u>1/18</u>	Litigation _____	Lexis/Nexis _____
Searcher Prep & Review Time: <u>120</u>	Fulltext <u>X</u>	Sequence Systems _____
Clerical Prep Time: _____	Patent Family _____	WWW/Internet _____
Online Time: <u>300</u>	Other _____	Other (specify) _____

File 2:INSPEC 1969-2001/Jan W2
(c) 2001 Institution of Electrical Engineers
File 34:SciSearch(R) Cited Ref Sci 1990-2001/Jan W2
(c) 2001 Inst for Sci Info
File 434:SciSearch(R) Cited Ref Sci 1974-1989/Dec
(c) 1998 Inst for Sci Info
File 35:Dissertation Abstracts Online 1861-2000/Dec
(c) 2000 UMI
File 65:Inside Conferences 1993-2001/Jan W2
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File 77:Conference Papers Index 1973-2000/Nov
(c) 2000 Cambridge Sci Abs
File 99:Wilson Appl. Sci & Tech Abs 1983-2001/Dec
(c) 2001 The HW Wilson Co.
File 233:Internet & Personal Comp. Abs. 1981-2001/Jan
(c) 2001 Info. Today Inc.
File 473:Financial Times Abstracts 1998-2001/Jan 16
(c) 2001 The New York Times
File 475:Wall Street Journal Abs 1973-2001/Jan 16
(c) 2001 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2001/Jan 05
(c) 2001 The Gale Group

Set	Items	Description
S1	799	(PRE()PAID OR PRE()PAY OR PREPAID OR PREPAY) (2W)CARD?
S2	538960	ANONYM? OR CONFIDENTIAL? OR SECRET? OR SECRECY OR UNKNOWN - OR HIDDEN
S3	299946	INTERNET OR WORLD()WIDE()WEB OR WORLDWIDE()WEB OR ONLINE OR ON()LINE OR COMPUT?() (IMPLEMENT? OR DEVICE?)
S4	237	CREDIT()REPORT?
S5	20632	(CREDIT OR DEBIT) () (ACCOUNT? OR CARD?)
S6	15186	(ELECTRONIC OR CYBER OR ONLINE OR INTERNET) () (SHOPPING OR - RETAILING OR MERCHANDISING OR MARKETING) OR E()COMMERCE
S7	500427	BUYER? OR SHOPPER? OR CONSUMER? OR CUSTOMER? OR PURCHASER? OR SUBSCRIBER? OR CLIENT?
S8	297	CREDIT()LIMIT?
S9	627380	TRANSACTION? OR SALE? OR PURCHASE?
S10	302504	INTERMEDIARY OR INTERMEDIATE OR GO()BETWEEN OR LIAISON? OR THIRD()PARTY
S11	9239	(ACCESS OR CALLING OR PHONE OR SMART OR INTELLIGENT OR CHI- P) ()CARD?
S12	0	NON()RECOURSE()CREDIT
S13	1	BEARER()CARD?
S14	150392	PRIVATE OR PRIVACY
S15	808	ELECTRONIC()TRANSFER(1W)FUNDS OR ETF
S16	6	UNTRACEABLE()COMMUNICATION?
S17	259	STORED()VALUE
S18	876	ELECTRONIC() (CURRENCY OR MONEY) OR DIGITAL() (CURRENCY OR M- ONEY OR CASH) OR CYBERCASH OR VIRTUAL() (CASH OR CURRENCY OR M- ONEY)
S19	9	S1 AND S2
S20	8	RD (unique items)
S21	36	S1 AND S14
S22	17	S21 AND (S4 OR S5 OR S10)
S23	16	RD (unique items)
S24	16	S23 NOT S20
S25	9	(S2 OR S14) AND S17
S26	9	RD (unique items)
S27	9	S26 NOT (S20 OR S23)
S28	462	(S2 OR S14) ()S9
S29	12	S28 AND S3
S30	12	RD (unique items)
S31	12	S30 NOT (S20 OR S23 OR S26)

S32 0 CO="PRIVACASH.COM"
 S33 1 AU="SUTTON DB"
 S34 0 AU="SUTTON DAVID"
 S35 2 AU=SUTTON, DAVID
 S36 2 AU="SUTTON, DAVID"
 S37 0 (S33 OR S35 OR S36) AND (S1 OR S2 OR S3 OR S4 OR S5 OR S6 -
 OR S7 OR S8 OR S9 OR S10 OR S11)
 S38 7 S28 AND (S6 OR S18)
 S39 7 RD (unique items)
 S40 2 S39 NOT (S20 OR S23 OR S26 OR S30)
 S41 1 S28 AND (S4 OR S8)
 S42 1 S41 NOT (S20 OR S23 OR S26 OR S30 OR S39)
 S43 320 (S1 OR S5) AND S2
 S44 135 S43 AND S9
 S45 2 S44 AND S10
 S46 2 RD (unique items)
 S47 2 S46 NOT (S20 OR S23 OR S26 OR S30 OR S39 OR S41)
 S48 46 S11(5N)S2
 S49 0 S48 AND S6
 S50 2 S48 AND S10
 S51 2 RD (unique items)
 S52 2 S51 NOT (S20 OR S23 OR S26 OR S30 OR S39 OR S41 OR S46)

File 20:World Reporter 1997-2001/Jan 18
 (c) 2001 The Dialog Corporation
 File 47:Gale Group Magazine DB(TM) 1959-2001/Jan 17
 (c) 2001 The Gale group
 File 570:Gale Group MARS(R) 1984-2001/Jan 17
 (c) 2001 The Gale Group
 File 623:Business Week 1985-2001/Jan W1
 (c) 2001 The McGraw-Hill Companies Inc
 File 810:Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire
 File 275:Gale Group Computer DB(TM) 1983-2001/Jan 12
 (c) 2001 The Gale Group
 File 621:Gale Group New Prod.Annou.(R) 1985-2001/Jan 17
 (c) 2001 The Gale Group
 File 624:McGraw-Hill Publications 1985-2001/Jan 17
 (c) 2001 McGraw-Hill Co. Inc
 File 636:Gale Group Newsletter DB(TM) 1987-2001/Jan 17
 (c) 2001 The Gale Group
 File 813:PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc
 File 278:Microcomputer Software Guide 2000/Dec
 (c) 2000 Reed Elsevier Inc.
 File 634:San Jose Mercury Jun 1985-2001/Jan 16
 (c) 2001 San Jose Mercury News
 File 635:Business Dateline(R) 1985-2001/Jan 17
 (c) 2001 Bell & Howell
 File 256:SoftBase:Reviews,Companies&Prods. 85-2001/Dec
 (c)2001 Info.Sources Inc

Set	Items	Description
S1	17884	(PRE()PAID OR PRE()PAY OR PREPAID OR PREPAY) (2W)CARD?
S2	2032213	ANONYM? OR CONFIDENTIAL? OR SECRET? OR SECRECY OR UNKNOWN - OR HIDDEN
S3	3500845	INTERNET OR WORLD()WIDE()WEB OR WORLDWIDE()WEB OR ONLINE OR ON()LINE OR COMPUT?() (IMPLEMENT? OR DEVICE?)
S4	16755	CREDIT()REPORT?
S5	278339	(CREDIT OR DEBIT) () (ACCOUNT? OR CARD?)
S6	542972	(ELECTRONIC OR CYBER OR ONLINE OR INTERNET) () (SHOPPING OR - RETAILING OR MERCHANDISING OR MARKETING) OR E()COMMERCE
S7	6396449	BUYER? OR SHOPPER? OR CONSUMER? OR CUSTOMER? OR PURCHASER? OR SUBSCRIBER? OR CLIENT?
S8	5679	CREDIT()LIMIT?
S9	6791022	TRANSACTION? OR SALE? OR PURCHASE?
S10	492521	INTERMEDIARY OR INTERMEDIATE OR GO()BETWEEN OR LIAISON? OR THIRD()PARTY
S11	85616	(ACCESS OR CALLING OR PHONE OR SMART OR INTELLIGENT OR CHI- P) () CARD?
S12	40	NON()RECOURSE()CREDIT
S13	6	BEARER()CARD?
S14	2030601	PRIVATE OR PRIVACY
S15	1099	ELECTRONIC()TRANSFER(1W)FUNDS OR ETF
S16	4	UNTRACEABLE()COMMUNICATION?
S17	5634	STORED()VALUE
S18	10591	ELECTRONIC() (CURRENCY OR MONEY) OR DIGITAL() (CURRENCY OR M- ONEY OR CASH) OR CYBERCASH OR VIRTUAL() (CASH OR CURRENCY OR M- ONEY)
S19	12	S1(N)S2
S20	8	S19 AND (S3 OR S6)
S21	5	RD (unique items)
S22	8745136	PD>19990729
S23	1	S21 NOT S22
S24	0	S19 AND S10
S25	187	S1(S)S2

S26	6	S25 AND S10
S27	4	RD (unique items)
S28	4	S27 NOT S22
S29	4	S28 NOT S23
S30	0	S25 AND (S4 OR S8)
S31	1048	S2(5N)S5
S32	0	S31 AND S16
S33	16	S31(S)S10
S34	12	RD (unique items)
S35	5	S34 NOT S22
S36	5	S35 NOT (S23 OR S28)
S37	135	S18(10N)S2
S38	24	S37 AND S10
S39	0	S38 AND (S4 OR S8)
S40	19	S38 NOT S22
S41	16	RD (unique items)
S42	15	S41 NOT (S23 OR S28 OR S35)
S43	36	S37 AND MASTERCARD
S44	33	S43 NOT S22
S45	24	RD (unique items)
S46	17	S45 NOT (S23 OR S28 OR S35 OR S41)
S47	0	CO="PRIVACASH.COM"
S48	0	PRIVACASH?
S49	3207	(S1 OR S5) (5N)S6
S50	104832	S2/TI
S51	7	S49 AND S50
S52	0	S51 NOT S22
S53	1	S25/TI
S54	1	S53 NOT (S23 OR S28 OR S35 OR S41 OR S45)
S55	2993	S3(5N)S7 AND S18
S56	6	S50 AND S55
S57	6	S56 NOT S22
S58	5	RD (unique items)
S59	5	S58 NOT (S23 OR S28 OR S35 OR S41 OR S45 OR S53)
S60	0	S16 AND S18

File 9:Business & Industry(R) Jul/1994-2001/Jan 16
 (c) 2001 Resp. DB Svcs.
 File 13:BAMP 2001/Jan W1
 (c) 2001 Resp. DB Svcs.
 File 15:ABI/Inform(R) 1971-2001/Jan 17
 (c) 2001 Bell & Howell
 File 16:Gale Group PROMT(R) 1990-2001/Jan 17
 (c) 2001 The Gale Group
 File 160:Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group
 File 148:Gale Group Trade & Industry DB 1976-2001/Jan 16
 (c)2001 The Gale Group

Set	Items	Description
S1	15953	(PRE()PAID OR PRE()PAY OR PREPAID OR PREPAY) (2W)CARD?
S2	919113	ANONYM? OR CONFIDENTIAL? OR SECRET? OR SECRECY OR UNKNOWN - OR HIDDEN
S3	2727989	INTERNET OR WORLD()WIDE()WEB OR WORLDWIDE()WEB OR ONLINE OR ON()LINE OR COMPUT?() (IMPLEMENT? OR DEVICE?)
S4	16063	CREDIT()REPORT?
S5	285016	(CREDIT OR DEBIT) () (ACCOUNT? OR CARD?)
S6	441064	(ELECTRONIC OR CYBER OR ONLINE OR INTERNET) () (SHOPPING OR - RETAILING OR MERCHANDISING OR MARKETING) OR E()COMMERCE
S7	6081003	BUYER? OR SHOPPER? OR CONSUMER? OR CUSTOMER? OR PURCHASER? OR SUBSCRIBER? OR CLIENT?
S8	6299	CREDIT()LIMIT?
S9	7268875	TRANSACTION? OR SALE? OR PURCHASE?
S10	478755	INTERMEDIARY OR INTERMEDIATE OR GO()BETWEEN OR LIAISON? OR THIRD()PARTY
S11	81097	(ACCESS OR CALLING OR PHONE OR SMART OR INTELLIGENT OR CHI- P) () CARD?
S12	47	NON()RECOURSE()CREDIT
S13	4	BEARER()CARD?
S14	1540462	PRIVATE OR PRIVACY
S15	945	ELECTRONIC()TRANSFER(1W)FUNDS OR ETF
S16	1	UNTRACEABLE()COMMUNICATION?
S17	7408	STORED()VALUE
S18	10135	ELECTRONIC() (CURRENCY OR MONEY) OR DIGITAL() (CURRENCY OR M- ONEY OR CASH) OR CYBERCASH OR VIRTUAL() (CASH OR CURRENCY OR M- ONEY)
S19	0	CO="PRIVACASH.COM"
S20	37	S1(5N)S2
S21	27	RD (unique items)
S22	16	S21 AND S3
S23	2	S22 AND S10
S24	1096	S2()S9
S25	163	S24(S)S3
S26	5	S25 AND (S4 OR S8)
S27	3	RD (unique items)
S28	3	S27 NOT S23
S29	0	PRIVACASH?
S30	35	S25(S) (S1 OR S5 OR S11)
S31	24	RD (unique items)
S32	6623	MT=ONLINE
S33	0	S31 AND S32
S34	6476	CT=ELECTRONIC COMMERCE
S35	1	S31 AND S34
S36	1	S35 NOT (S23 OR S27)
S37	14499	CT=INTERNET
S38	6476	CT=ELECTRONIC COMMERCE
S39	92	S34 AND (S2 OR S14) (3N)S9
S40	30	S39 AND S10
S41	30	RD (unique items)

S42	3967740	PD>19990729
S43	10	S41 NOT S42
S44	10	RD (unique items)
S45	10	S44 NOT (S23 OR S27 OR S35)
S46	1	S16 NOT (S23 OR S27 OR S35 OR S44)
S47	6399	(S2 OR S14) (3N) (S1 OR S5 OR S11 OR S12 OR S13)
S48	46	S47 AND (S32 OR S34)
S49	15	S48 AND S10
S50	9	S49 NOT S42
S51	9	RD (unique items)
S52	3	S20 AND MASTERCARD
S53	2	RD (unique items)
S54	1	S53 NOT (S23 OR S27 OR S35 OR S44)
S55	3854	S10(S)S5
S56	22	S55(S) (S4 OR S8)
S57	1	S56(S)S6
S58	1	S57 NOT (S23 OR S27 OR S35 OR S44 OR S53)
S59	427	S47/TI
S60	27	S59 AND S1
S61	1	S60 AND S10
S62	1	S61 NOT (S23 OR S27 OR S35 OR S44 OR S53 OR S57)
S63	21	S59 AND (S4 OR S8)
S64	8	S63 NOT S42
S65	8	RD (unique items)

Set	Items	Description
S1	417	(PRE()PAID OR PRE()PAY OR PREPAID OR PREPAY) (2W)CARD?
S2	41604	ANONYM? OR CONFIDENTIAL? OR SECRET? OR SECRECY OR UNKNOWN - OR HIDDEN
S3	26672	INTERNET OR WORLD()WIDE()WEB OR WORLDWIDE()WEB OR ONLINE OR ON()LINE OR COMPUT?() (IMPLEMENT? OR DEVICE?)
S4	12	CREDIT()REPORT?
S5	2497	(CREDIT OR DEBIT)() (ACCOUNT? OR CARD?)
S6	104	(ELECTRONIC OR CYBER OR ONLINE OR INTERNET)() (SHOPPING OR - RETAILING OR MERCHANDISING OR MARKETING) OR E()COMMERCE
S7	32363	BUYER? OR SHOPPER? OR CONSUMER? OR CUSTOMER? OR PURCHASER? OR SUBSCRIBER? OR CLIENT?
S8	114	CREDIT()LIMIT?
S9	28951	TRANSACTION? OR SALE? OR PURCHASE?
S10	158023	INTERMEDIARY OR INTERMEDIATE OR GO()BETWEEN OR LIAISON? OR THIRD()PARTY
S11	2356	(ACCESS OR CALLING OR PHONE OR SMART OR INTELLIGENT OR CHI- P)()CARD?
S12	0	NON()RECOURSE()CREDIT
S13	0	BEARER()CARD?
S14	5934	PRIVATE OR PRIVACY
S15	24	ELECTRONIC()TRANSFER(1W)FUNDS OR ETF
S16	0	UNTRACEABLE()COMMUNICATION?
S17	1675	STORED()VALUE
S18	187	ELECTRONIC() (CURRENCY OR MONEY) OR DIGITAL() (CURRENCY OR M- ONEY OR CASH) OR CYBERCASH OR VIRTUAL() (CASH OR CURRENCY OR M- ONEY)
S19	4	S1(5N)S2
S20	284	S2(5N) (S5 OR S6 OR S11 OR S14 OR S17 OR S18)
S21	130	S20 AND S10
S22	95	S21 AND S9
S23	27	S2()S9
S24	3	S22 AND S23
S25	3	S24 NOT S19
S26	0	PA="PRIVACASH.COM"
S27	3	AU="SUTTON DAVID"
S28	0	AU="BLASIMAN D"
S29	0	AU="BLASIMAN DOUGLAS"
S30	0	S27 AND (S1 OR S2 OR S3 OR S5 OR S6 OR S7 OR S9 OR S10 OR - S11 OR S17 OR S18)
S31	1	S2(5N)S17
S32	1	S31 NOT (S19 OR S24)
S33	0	(S2 OR S14) (5N)S15
S34	7	(S2 OR S14) AND S15
S35	2	S34 AND (CARD OR CARDS)
S36	2	S35 NOT (S19 OR S24 OR S31)
S37	8	S1(10N)S18
S38	4	S37 AND (S2 OR S14)
S39	4	S38 NOT (S19 OR S24 OR S31 OR S35)
S40	40	S10(5N) (S1 OR S5 OR S11 OR S16 OR S18)
S41	17	S40 AND (S2 OR S14)
S42	15	S41 AND S9
S43	0	S42 AND S4
S44	2	S42 AND S8
S45	2	S44 NOT (S19 OR S24 OR S31 OR S35 OR S38)
S46	1	S23 AND (S4 OR S8)
S47	1	S46 NOT (S19 OR S24 OR S31 OR S35 OR S38 OR S44)

File 344:CHINESE PATENTS ABS APR 1985-2001/JAN
(c) 2001 EUROPEAN PATENT OFFICE
File 347:JAPIO Oct 1976-2000/Jul (UPDATED 001114)
(c) 2000 JPO & JAPIO
File 350:Derwent WPIX 1963-2000/UD,UM &UP=200103
(c) 2001 Derwent Info Ltd
File 371:French Patents 1961-2000/BOPI 0052
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Set	Items	Description
S1	4137	(PRE())PAID OR PRE()PAY OR PREPAID OR PREPAY) (2W)CARD?
S2	71076	ANONYM? OR CONFIDENTIAL? OR SECRET? OR SECRECY OR UNKNOWN - OR HIDDEN
S3	39529	INTERNET OR WORLD()WIDE()WEB OR WORLDWIDE()WEB OR ONLINE OR ON()LINE OR COMPUT?() (IMPLEMENT? OR DEVICE?)
S4	8	CREDIT()REPORT?
S5	6998	(CREDIT OR DEBIT) () (ACCOUNT? OR CARD?)
S6	287	(ELECTRONIC OR CYBER OR ONLINE OR INTERNET) () (SHOPPING OR - RETAILING OR MERCHANDISING OR MARKETING) OR E()COMMERCE
S7	98352	BUYER? OR SHOPPER? OR CONSUMER? OR CUSTOMER? OR PURCHASER? OR SUBSCRIBER? OR CLIENT?
S8	104	CREDIT()LIMIT?
S9	46171	TRANSACTION? OR SALE? OR PURCHASE?
S10	392183	INTERMEDIARY OR INTERMEDIATE OR GO()BETWEEN OR LIAISON? OR THIRD()PARTY
S11	5345	(ACCESS OR CALLING OR PHONE OR SMART OR INTELLIGENT OR CHI- P) ()CARD?
S12	0	NON()RECOURSE()CREDIT
S13	3	BEARER()CARD?
S14	20765	PRIVATE OR PRIVACY
S15	51	ELECTRONIC()TRANSFER(1W)FUNDS OR ETF
S16	1	UNTRACEABLE()COMMUNICATION?
S17	2493	STORED()VALUE
S18	602	ELECTRONIC() (CURRENCY OR MONEY) OR DIGITAL() (CURRENCY OR M- ONEY OR CASH) OR CYBERCASH OR VIRTUAL() (CASH OR CURRENCY OR M- ONEY)
S19	58	S1 AND S2
S20	2	S19 AND S3
S21	3	S19 AND S10
S22	1	S21 NOT S20
S23	12	S2 AND S6
S24	0	S23 AND S10
S25	12	S23 NOT (S20 OR S21)
S26	8	S6 AND (S1 OR S5 OR S11 OR S13 OR S17) AND (S2 OR S14)
S27	4	S26 NOT (S20 OR S21 OR S23)
S28	1	S16 AND (S1 OR S3 OR S5 OR S6 OR S11 OR S13 OR S15 OR S17 - OR S18)
S29	1	S28 NOT (S20 OR S21 OR S23 OR S26)
S30	118562	CARD
S31	99	S2 AND S3 AND S30
S32	88558	IC=G06F-017?
S33	24	S31 AND S32
S34	1	S33 AND S17
S35	1	S34 NOT (S20 OR S21 OR S23 OR S26 OR S28)
S36	14	S33 AND S9
S37	1	S36 AND ALTERNATE
S38	1	S37 NOT (S20 OR S21 OR S23 OR S26 OR S28 OR S34)
S39	1	S36 AND S10
S40	0	S39 NOT (S20 OR S21 OR S23 OR S26 OR S28 OR S34 OR S37)
S41	10	(S2 OR S14) () (S6 OR S9)
S42	3	S41 AND S3
S43	3	S42 NOT (S20 OR S21 OR S23 OR S26 OR S28 OR S34 OR S37)
S44	18	AU="SUTTON D" OR AU="SUTTON D B"

S45 0 AU="BLASIMAN D"
S46 0 S44 AND (S1 OR S5 OR S6 OR S11 OR S13 OR S15 OR S17 OR S18)
S47 0 S44 AND (S2 OR S7 OR S9)
S48 0 PA="PRIVACASH"
S49 1 AU="SUTTON D B"

DATE BEF 07/29/1999 AND (ANONYMOUS W/5 (PRE-PAID W/1 CARD)) AND ONLINE AND
(PURCHASE OR TRANSACTION)

Your search request has found no STORIES.

Your search request can be converted into a FREESTYLE search.
FREESTYLE will retrieve the top 50 documents based on statistical ranking.
To run your search as a FREESTYLE search, type .fr and press ENTER.

To enter a new search request, type it and press the ENTER key, or you may
edit the current request using the arrow keys. Be sure to move the cursor
to the end of the request before entering it.

For further explanation, press the H key (for HELP) and then the ENTER key.

DATE BEF 07/25/1999 AND HLEAD (ANONYMOUS PURCHASE) W/10 (INTERNET OR WORLD
WIDE WEB OR ON-LINE OR ONLINE)

Your search request has found no STORIES.

Your search request can be converted into a FREESTYLE search.
FREESTYLE will retrieve the top 50 documents based on statistical ranking.
To run your search as a FREESTYLE search, type .fr and press ENTER.

To enter a new search request, type it and press the ENTER key, or you may
edit the current request using the arrow keys. Be sure to move the cursor
to the end of the request before entering it.

For further explanation, press the H key (for HELP) and then the ENTER key.

Your search request has found no STORIES.

To edit the above request, use the arrow keys. Be sure to move the cursor to the end of the request before you enter it.

To enter a new search request, type it and press the ENTER key.

What you enter will be Search Level 1.

For further explanation, press the H key (for HELP) and then the ENTER key.

DATE BEF 07/25/1999 AND ((ANONYMOUS PURCHASE) W/10 (INTERNET OR WORLD WIDE
WEB OR ON-LINE OR ONLINE))

Your search request has found 6 STORIES through Level 1.
To DISPLAY these STORIES press either the KWIC, FULL, CITE or SEGMENTS key.
To MODIFY your search request, press the M key (for MODIFY) and then the ENTER
key.

For further explanation, press the H key (for HELP) and then the ENTER key.

1. Accounting Office Management & Administration Report, July 1999, Pg. 2, 926 words, How Will the Top 10 New Technologies Affect Your Firm?
2. CPA Journal, July 1999, Vol. 69, No. 7 Pg. 72; ISSN: 0732-8435; CODEN: CPAABS, 762 words, AICPA top five emerging technology issues, Kepczyk, Roman H, 01856355
3. Managing Accounting Systems & Technology, June 1999, Pg. 4, 912 words, AICPA Study Identifies Top 10 Technologies for Accounting Systems
4. CNN, CNN TALKBACK LIVE 15:00 pm ET 1500, May 14, 1999; Friday 3:00 pm Eastern Time, Transcript # 99051400V14, News; Domestic, 6536 words, Congress Takes on Gun-Control Legislation in Wake of Columbine Shootings, Bobbie Battista
5. Partners Report for CPA Firm Owners, May 1999, Pg. 2, 578 words, Developing Technologies
6. ACCOUNTING TODAY, April 5, 1999 - April 25, 1999, TECHNOLOGY, 800 words, Small Business Consulting: 5 emerging technology trends that will affect CPAs, By Roman H. Kepczyk

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Accounting Office Management & Administration Report
July 1999

SECTION: Pg. 2

LENGTH: 926 words

HEADLINE: How Will the Top 10 New Technologies Affect Your Firm?

The AICPA has released its latest list of the Top 10 Technologies that will affect computers and more at CPA firms over the next few years. Roman Kepczyk, CPA and president of InfoTech Partners North America, Inc. (Phoenix, Ariz.), who serves on the AICPA committee that draws up this list, offered his input as well as the list in a presentation at the AICPA's recent Tech 99 conference in Denver. In the past, the list has been an indicator of technologies to come that will affect your firm's operations and its services to clients.

1. Voice applications/systems. These identify spoken words to invoke commands or transcribe information. While not yet ready for prime time, they will one day be used in conjunction with accounting and financial systems to streamline input and workflow. Kepczyk points out the four layers to this technology:

- * One-on-one. Although already on the market, it is not bug-free. You speak into a headset and the program translates, but you have to have a very quiet office. Otherwise, room noise will corrupt the text.

- * Multiple people, limited vocabulary. Currently in the rollout phase, it allows different people to use the same system, but it has a very limited vocabulary.

- * Single person, large vocabulary. This is a system geared to one person, but has a large customized vocabulary.

- * Many people, large vocabulary. This is about five years away and will be good for use at kiosks or where individuals don't have access to a keyboard.

2. Smart cards. These are popular in Europe, and will probably catch on here soon. A smart card looks like a credit card, but it has an embedded integrated circuit for storing information. Current uses in Europe include storing a person's medical information in case of a medical emergency. Kepczyk predicts that the first big application in the U.S. will be to make anonymous purchases over the Internet.

Smart cards could help streamline expense reporting systems for accounting applications, as employees will be able to store transactions on the card. This data can then be uploaded to an automated expense reporting and reimbursement system.

3. XML (extensible markup language). This is the next level of HTML. It is a standard for representing information in a structured way that can be understood by both humans and computers. XML could become the universal format for business transactions over the Web. It also allows for easier interfaces between applications such as general ledger and spreadsheets.

4. Knowledge management. This has attracted a lot of attention in consulting circles in the past year or so. Knowledge management refers to databases of business knowledge that can be effectively used, appended, and accessed by all intended users. Currently, the best tool is Lotus Notes.

For accounting, knowledge management can be used to perform research and analysis on large databases. Kepczyk points out that the Big Five use Lotus Notes to store all research so it can be easily searched on a firmwide basis. Unlike using Word folders, the data won't get lost. This technology is also effective for storing and retrieving forms.

5. Continuous auditing. Technologies and processes are on the horizon that will allow for continuous review and analysis of business information on a real-time basis.

This will have a significant impact on CPA firms in general and audit efficiency in particular. Intelligent "agents" will be used to audit transactions in real time. Parameters can be set to flag transactions as "unusual activity." This will greatly reduce the back-end time for audits.

6. Electronic authentication technologies. When someone sends you an e-mail, how do you know that it is actually from that person? You don't. Soon, however, electronic digital signature technology will allow you to verify a person or process to assure that it is from the stated entity.

In a related development of great interest for electronic recordkeeping systems particularly accounting systems AOMAR has heard that Xerox will soon announce a new technology that will allow you to ensure that an electronic document has not been altered. The technology will put a "force field" around a document to prevent tampering. That way, auditors can rest assured that original source documents in electronic form stay as they are.

7. Linux. A variation of Xenix, this is a freeware operating system that provides a stable and rich Unix environment. For network accounting systems, Linux could compete with NT and Novell over the next few years, according to Kepczyk. Linux is free, easy to update, and more than half of all servers run it. It is particularly strong in the education market.

8. Virtual private networks. This is the secured use of the Internet as a network by implementing encryption processes between parties. For local area network (LAN) users, the Internet will be able to serve as the network. Result: Long distance charges are eliminated.

9. Photonics. This is optical networking managing data in their lightwave form (i.e., using light to transmit data). It uses fiber optics as data transfer. This will change how entire accounting system networks work, according to Kepczyk.

10. Artificial intelligence. This is computer technology that can emulate human thought processes and translate them into workflow tasks. For example, if you enter "call the client tomorrow," the system will automatically put it on your calendar and any other place it needs to appear.

DATE: JANUARY 18, 2001

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YOUR SEARCH REQUEST IS:

DATE BEF 07/29/1999 AND HLEAD(((PRE-PAID W/1 CARD) OR (DEBIT CARD) OR (CREDIT CARD)) W/5 (ANONYMOUS OR CONFIDENTIAL OR PRIVATE OR SECRET)) AND (INTERNET OR ONLINE OR W ORLD WIDE WEB OR (CYBER SHOPPING) OR (ELECTRONIC SHOPPING) OR E-COMMERCE) AND (I NTERMEDIARY OR THIRD-PARTY OR GO-BETWEEN OR LIAISON)

NUMBER OF STORIES FOUND WITH YOUR REQUEST THROUGH:

LEVEL 1... 50

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FINBUES
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(c) 2001 Resp. DB Svcs.
File 15:ABI/Inform(R) 1971-2001/May 15
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File 16:Gale Group PROMT(R) 1990-2001/May 15
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?ds

Set	Items	Description
S1	253569	PRE()PAID OR PREPAID OR PRE()PAY OR PREPAY
S2	456386	CREDIT()CARD
S3	63	S1 (W) S2
S4	0	MASTERCARD (S) S3
S5	3	S3 AND MASTERCARD
S6	189825	ANONY?
S7	0	S3 (S) S6
S8	1072	S1 (N5) S2
S9	4	S8 (S) S6

?save temp anony

Temp SearchSave "TDANONY" stored

?logoff hold

5/3,K/1 (Item 1 from file: 148)
DIALOG(R) File 148:Gale Group Trade & Industry DB
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08773865 SUPPLIER NUMBER: 18438787 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Cap One may add 1,500 positions. (Capital One Financial Corp.)
Caruthers, Chrystal
Tampa Bay Business Journal, v16, n19, p1(2)
May 3, 1996
ISSN: 0896-467X LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 768 LINE COUNT: 00061

... and profits of \$126.5 million.
In all, the company employs about 3,559 people.
Capital One has about 6.1 million customers. It issues **MasterCard**
and Visa credit cards through its subsidiary, Capital One Bank.
Capital One, once a unit of Signet Banking Corp, branched off in 1995,
and has...
...growing at breakneck speed ever since.
Its latest venture is offering consumers with bad credit, or no credit
at all. a secured credit card - a **prepaid credit card**.
Capital One currently leases about 80,000 square feet of space in
Westshore, and employs about 200 people in the Bay Area.

5/3,K/2 (Item 2 from file: 148)
DIALOG(R) File 148:Gale Group Trade & Industry DB
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06768014 SUPPLIER NUMBER: 14566142 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Visa to pit prepaid card against travelers checks. (Visa International)
Meece, Mickey
American Banker, v158, n223, p12(2)
Nov 22, 1993
ISSN: 0002-7561 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 1067 LINE COUNT: 00082

ABSTRACT: Visa International is developing a **prepaid credit card**
that will potentially take the place of travelers checks. The card, to be
test marketed by Visa in three of its five international regions, can...
... use these cards the same way they use travelers checks --
transferring funds they have set aside for travel, which they can draw down
as needed.

MasterCard International said it is developing a prepaid travelers
card that can be used at the point of sale -- an advance that Visa also has
on...

...president of Synergistics Research Corp. in Atlanta. "Paper is status
quo."

Will consumers move away from travelers checks, which are also
available in Visa and **MasterCard** brands, toward the higher-tech
alternative?

Visa expects people between 18 and 34, particularly women and those
earning under \$50,000, to go for it...

...other products. Consumers could use their automated teller machine cards
or credit cards for travel expenses, he pointed out. And many ATMs dispense
American Express, **MasterCard**, or Visa travelers checks.

Visa claims a travelers card will complement its other products and
build business for institutions that sell the card.

"We see..."

...portion of the funds will not disrupt an entire vacation.

Eventually, Visa expects the travelers card will be accepted in
stores.

Point of Sale Capability

MasterCard says consumer research shows the point of sale

capability is what travelers really want. "We see it has the potential to generate a large demand from consumers, particularly if it was accepted at the point of sale," said a **MasterCard** spokeswoman.

But Jerome Svigals, an electronic banking consultant in Redwood City, Calif. warns about the possibility of fraud in point of sale systems.

He presented...

5/3,K/3 (Item 1 from file: 635)

DIALOG(R) File 635:Business Dateline(R)

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0701184 96-58545

Cap One may add 1,500 positions

Caruthers, Chrystal

Tampa Bay Business Journal (Tampa, FL, 'US), V16 N19 p1

PUBL DATE: 960503

WORD COUNT: 718

DATELINE: Tampa, FL, US, South Atlantic

TEXT:

...and profits of \$126.5 million.

In all, the company employs about 3,559 people.

Capital One has about 6.1 million customers. It issues **MasterCard** and Visa credit cards through its subsidiary, Capital One Bank.

Capital One, once a unit of Signet Banking Corp, branched off in 1995, and has...

...growing at breakneck speed ever since.

Its latest venture is offering consumers with bad credit, or no credit at all, a secured credit card--a **prepaid credit card**.

Capital One currently leases about 80,000 square feet of space in Westshore, and employs about 200 people in the Bay Area.

04554256

FirstNet Challenges Big Issuers On the Internet

CARD NEWS

July 28, 1999 h 90 VOL: 14 ISSUE: 14 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 1914

RECORD TYPE: FULLTEXT

TEXT:

An online finance lender is hoping to capitalize on a potent mix of consumers' pent-up desire for a secure way to make micropayments on the Internet and merchants' frustration with rising interchange rates.

This company, and others that follow, will pose serious competition to offline issuers who come online assuming the enormous potential for increased transactions on the Internet are theirs without question.

The company, Los Angeles-based FirstNet Financial, began offering its Internet-only credit card March 1, and the card already is experiencing a level of success that is surprising the card program's managers, says Eric DePrano, FirstNet Financial's CEO.

The company is touting convenience and extra security features as selling points for the card. "We saw the need for a more secure credit card that made micro-transactions simple and benefited both consumers and merchants, so we came up with this card," DePrano says.

A micro-transaction is defined as a purchase that costs less than \$1.

The card is wholly Internet-based and the system is completely paperless. It is used only for making purchases on the Internet.

Consumers sign up for the card via the Web site www.firstnetcard.com. Cardholders receive their cards instantly via e-mail, and are able to make purchases online within minutes of being approved. Consumers receive their statements via e-mail, as well.

Graduated Security Levels

The security features are meant to appeal to cardholders and merchants alike, and respond to any fear, justified or not, of the threat of credit card fraud online.

The card uses a system that consists of five levels of security. Cardholders select which level they feel is appropriate for the transaction they are conducting.

Using level one security, cardholders can go to one of FirstNet's participating merchants, purchase a CD or a digital video disc, select the FirstNet card icon on the site and be transferred to the FirstNet site where they are asked to enter their PINs. Once they enter their PINs, they transfer back to the merchant site and complete the transaction.

Level five, the highest level of security, takes a little more time to use. If cardholders choose this level, they are asked to provide more information, such as their PINs, eye color, date of birth and card expiration date.

The information resides only on the FirstNet site, so even the merchants do not have access to this personal information. The idea is to make cardholders feel safe not only from fraud artists, but also from unscrupulous merchants.

Merchants Can Sell More, Pay Less

FirstNet is wooing merchants with the promise of incremental business, low interchange fees and increased protection against fraud.

The economics of any new program are of primary importance to merchants. FirstNet is working with the fact that the current average interchange rate charged by card networks is about 2.25 percent. Merchants also bear the cost of hardware and software and

telecommunications lines.

The expense of accepting cards makes it hardly cost effective for all but the largest merchants to do micropayments in the online or offline worlds.

At the same time, online merchants such as music retailers, are anxious to sell bits of their product, like singles, for amounts that may be less than a dollar.

"Merchants are going to be holding the bag," DePrano says. "Visa and MasterCard can abuse them for so long, but they're going to leave. They came to us saying, 'if there were another option, we'll take it.' We wanted to give them another option."

Pricing Focuses On Transaction Activity

FirstNet charges interchange based on whether the transaction is a macro- or micropayment. The interchange rate on micropayments is 8 percent of the transaction, and the rate runs down to the 100th of a penny. The company assesses no per-transaction fee for micropayments.

Macropayments are assessed a 2.5 percent interchange rate, plus 10 cents per transaction and a negotiable monthly fee. This might work out to be more than the card networks charge their merchants.

However, FirstNet is hoping merchants will see the value of tying the fees to transaction activity only. Where FirstNet seeks to make itself a bargain is in limiting other fees it charges merchants. The issuer charges no statement or application fees at this point. Merchants incur no hardware or software costs.

FirstNet allows merchants to offer the card on a risk-free basis. That is, if the merchant experiences no sales with the FirstNet card that month, they pay nothing at all that month to accept the card.

To come up on the system, FirstNet merchants have "three or four things to do to their Web site. We have a technical staff on hand to walk them through that," DePrano says. "It can be done in less than a day."

Within 20 seconds, transactions show up on the merchants' control systems online. If they like, they can reconcile their accounts daily, or hourly. Merchants also can modify their transaction log interfaces to suit their needs.

For example, they can alter the number of transactions they want to see on a screen - they can see one day's worth, three months, and so on. Merchants just select a "begin" and "end" date, and change them any time.

In addition, since merchants reach FirstNet directly through the Internet, there is no dial-up authorization procedure to slow things down.

Exceeding Initial Goals

Since March 1, FirstNet has approved "several thousand" cardholders. From March 1 to July 1, FirstNet's merchant network consisted of the companies with which it had relationships through Narrowcast Media, an Internet advertising firm owned by the same parent company that owns FirstNet - Los Angeles-based World Tech Media Inc.

FirstNet opened the merchant network up to merchants outside the Narrowcast Media circle on July 1. Within the first week, FirstNet signed up 55 new merchants. Virtual Gourmet and DVD Palace are two businesses that are in the current merchant network.

The issuer needs a network that consists of 500 to 1,000 merchants to meet its operating goals. At this point, "it's a do-able goal," DePrano says. Already, FirstNet has seen more interest from merchants and consumers than it had anticipated.

The company has an edge over offline issuers because FirstNet is able to leverage the merchant network cultivated by its sister firm, Narrowcast Media, say company officials. FirstNet is running a deal for Narrowcast's clientele: when merchants buy ad space from Narrowcast, FirstNet will pay 25 percent of their advertising costs of space on a search engine site when they become merchants in the

FirstNet network.

Narrowcast Media buys and sells ad space for 14,000 merchant Web sites, and counts among its clients Disney [DIS], Microsoft [MSFT] and Ameritech [AIT]. FirstNet is moving its ad campaign offline in the fall. Full-page ads for the FirstNet card will begin running in the October editions of magazines.

FirstNet certainly is not the only company facilitating micropayments on the Internet. However, it has laid claim to one area of online payments that credit card issuers have not had to work hard to defend - until now.

FirstNet's competitors, such as Web-wide transaction networks Seattle-based Qpass and Cha, also seek to get a piece of what likely will be an explosion of micropayment transactions on the Internet. These companies facilitate payment transactions online, including micropayments.

Internet service providers are facilitating a large portion of the micropayments made on the Web now.

If consumers want to use the service, they are charged a fixed amount at the beginning of the month of such as \$25, and once they have accumulated that amount of micropayments, the aggregators charge consumers' credit cards. With this scheme, the **credit card** becomes just another **prepaid** card, and the consumer bears the float.

ISPs aggregate micropayments, then batch the transactions and forward them to the merchants, typically on a monthly basis.

FirstNet Leads The Charge

Unlike ISPs, FirstNet is one in what is likely to be a growing field of competitors who believe online payments are up for grabs. If companies like FirstNet can take over many of these transactions on the Web, they also will be competing with traditional issuers for their customer relationships.

Credit cards still dominate the Internet as a payment method. "The whole credit card thing is where the mentality is right now, and it's facilitated Internet commerce in its current stage. Everyone is so fixated on the credit card number," says Steve Murray, research manager at Framingham, Mass.-based International Data Corp., a market research and consulting firm.

This is the environment that FirstNet will seek to leverage, says DePrano. "We're betting that [prepaid or debit applications for micropayments] are missing a large part of the psychographic of Americans."

"Americans like credit, they hate debit," DePrano says. "Every debit solution I've seen has flopped - everywhere. They have met with resistance because Americans like to buy now and pay later, that's why we decided to do credit and not debit."

DePrano says the additional problem with debit is consumers who already are nervous enough exposing their credit card accounts to hackers on the Internet are going to draw the line at exposing their bank accounts.

Credit cards, FirstNet's reasoning goes, also set consumers more at ease because they afford consumers a familiar way to dispute transactions, and a comfortable amount of time to recognize and clear up a disputed charge.

Will today's card issuers miss the boat if they ignore the opportunity to facilitate micropayments on the Web? If micropayments are a success, definitely, says Avivah Litan, analyst at the Stamford, Conn.-based consulting firm Gartner Group. Financial institutions have been toying around with their own solutions with smart cards and e-cash, Litan says. "They'd be wise to invest in these technologies." (Eric DePrano, FirstNet Financial, 310/979-4638, info@firstnetcard.com, Avivah Litan, Gartner Group, 203/316-1111, Steve Murray, IDC, 508/872-8200.)

- CT and John Scheinman

ISPs Don't Want To Originate Payments

Right now, ISPs haven't solidified their role in the payments process. It is unclear whether these companies wish to dominate micropayments, or Internet payments in general.

There are a lot of different kinds of ISPs, says Steve Murray, research manager at International Data Corp., a market research and consulting firm based in Framingham, Mass. ISPs are trying to figure out how to provide value-added services, including Web hosting and application services.

The issue they are examining now is whether to be payments system facilitators or providers. "This looks to be a simple and easy way for them to get involved and provide something nobody provides," says Murray. However, it appears less and less likely that ISPs will be interested in being the payment system provider - facilitator is a more comfortable role for them.

"There's a real advantage here coming in with a solution that has no float, plus, the added value of **anonymity**, which is crucial to getting micropayments off the ground," Murray says.

However, ISPs don't get Murray's vote as competitors likely to want to challenge card issuers for a bigger role in facilitating micropayments - or any payments - online.

However, any time a third party partners with a card issuer and cardholder, the relationship becomes more fragmented. A fragmented relationship is less suitable as a platform to sell and cross-sell other financial and non-financial products and services. (Steve Murray, IDC, 508/872-8200.)

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...the month of such as \$25, and once they have accumulated that amount of micropayments, the aggregators charge consumers' credit cards. With this scheme, the **credit card** becomes just another **prepaid** card, and the consumer bears the float.

ISPs aggregate micropayments, then batch the transactions and forward them to the merchants, typically on a monthly basis...more comfortable role for them.

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